

Appl. No. 10/669,882  
Amdt. dated December 21, 2009  
Reply to Office Action of October 20, 2009

PATENT

DO NOT ENTER: /GJOC/

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1. (Canceled)
2. (Currently Amended) A method for facilitating communication in an insurance-underwriting process, the method comprising:
  - providing a plurality of participants access to a web-based computer system for storing and organizing data related to the insurance-underwriting process;
  - storing and organizing data related to the insurance-underwriting process at the web-based system;
  - enabling, by the web-based computer system, collaboration among at least two participants of said participants from the plurality of participants via the Internet using the web-based system, the web-based system comprising a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views and comprising logic for performing at least one corresponding insurance underwriting function;
  - sharing, by the web-based computer system, the at least a portion of said data among the plurality of participants,
  - making a determination of, by the web-based computer system, based on a role associated with at least one said at least two participants, at least one of said tools available to said at least one of said at least two participants and a first set of said data available to said at least one of said at least two participants; and
  - restricting, by the web-based computer system, based on said determination, at least another of said tools and a second set of said data to said at least one of said at least two participants.